

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
)	
Joseph Kubicek)	Case No. 18-21222 JAD
Debtor)	Chapter 13
)	Docket No.
)	
Joseph Kubicek)	
Movant)	
)	
)	
vs.)	
)	
Cenlar FSB, Bernstein-Burkley PC,)	
Duquesne Light Company, Internal Revenue)	
Service, John Weinstein Allegheny County)	
Treasurer, Monroeville/Gateway School)	
District, Office of the United States Trustee,)	
PA Department of Revenue, Pennsylvania)	
Housing Finance Agency, Phelan Hallinan)	Related to Doc. #91
Diamond & Jones LLP, PNC Bank, S&T)	
Bank, UPMC Health Services, UPMC)	
Services, United Concordia, KML Law)	
Group PC, Xfinity Communications, Ronda)	
J. Winnecour)	
Respondents)	

**CONSENT ORDER OF COURT BETWEEN DEBTOR AND CHAPTER 13 TRUSTEE
REGARDING APPROVAL FOR DEBTOR TO OBTAIN FINANCING TO LEASE OR
PURCHASE A NEW OR USED VEHICLE**

AND NOW comes the debtor, Joseph Kubicek, by and through his attorneys, Kenneth M. Steinberg and Steidl and Steinberg, Attorneys at Law, and respectfully represents as follows:

1. This case was commenced on March 29, 2018 when the debtor filed a voluntary petition under Chapter 13 of the Bankruptcy Code.
2. The debtor owned a 1998 Volvo 850.
3. The debtor was in a car accident on October 15, 2019 and the insurance company totaled the vehicle.

4. The debtor received \$5,627.12 in insurance proceeds which will be used as a down payment on a lease or the purchase of a new or used vehicle.
5. The 1998 Volvo was the debtor's only vehicle to go back and forth from work.
6. The debtor is requesting that he be allowed to finance or lease a vehicle with a total loan amount of no more than \$25,000.00, a monthly payment of no more than \$450.00 and an interest rate of no more than 21%.
7. An Amended Chapter 13 Plan will be filed within 14 days of the purchase or lease. The debtor's plan proposes to pay the unsecured creditors back at 100% of claims filed.
8. A Report of Financing will be filed within 10 days of the purchase or lease.

October 28, 2019
Date

/s/ Kenneth M. Steinberg
Kenneth M. Steinberg, Esquire
Attorney for the Debtor

October 28, 2019
Date

/s/ Jana Pail
Jana Pail, Esquire
Attorney for the Chapter 13 Trustee

SO ORDERED.

Date: 10/29/2019



Jeffery A. Deller, U.S.B.J. sjk

FILED
10/29/19 10:42 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Joseph Kubicek
Debtor

Case No. 18-21222-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2019.

db +Joseph Kubicek, 212 Gotham Lane, Monroeville, PA 15146-4716

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Cenlar FSB pawb@fedphe.com
James Warmbrodt on behalf of Creditor Cenlar FSB bkgroup@kmlawgroup.com
Jerome B. Blank on behalf of Creditor CENLAR FSB pawb@fedphe.com
Jerome B. Blank on behalf of Creditor Cenlar FSB pawb@fedphe.com
Jodi L. Hause on behalf of Creditor Cenlar FSB jodi.hause@phelanhallinan.com, pawb@fedphe.com
Joseph Jasper Swartz on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,
RA-occbankruptcy6@state.pa.us
Kenneth M. Steinberg on behalf of Debtor Joseph Kubicek julie.steidl@steidl-steinberg.com,
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TOTAL: 11